

ATTORNEY DOCKET: 47004.000262



### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number

10/670,358

Confirmation No.:

5273

**Applicant** 

Gregory Joseph PHILLIPS, et al.

Filed

: September 26, 2003

Title

DEBIT PURCHASING OF STORED VALUE CARD FOR USE BY

AND/OR DELIVERY TO OTHERS

TC/Art Unit

: 3623

Examiner:

Susanna M. Meinecke Diaz

Docket No.

47004.000262

Customer No.

21967

#### MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

05/10/2006 JADDO1

00000101 500206 10670358

Alexandria, VA 22313-1450

01 FC:1806

180.00 OP

#### **INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

PATENT

ATTORNEY DOCKET: 47004.000262

parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), a check in the amount of \$180.00 as set forth in § 1.17(p) is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

**HUNTON & WILLIAMS LLP** 

Dated: <u>5/9/06</u>

By:

Stephen T. Schreiner Registration No. 43,097

Hunton & Williams LLP Intellectual Property Department 1900 K Street, N.W. Suite 1200 Washington, DC 20006 (202) 955-1500 (telephone) (202) 778-2201 (facsimile) STS/asc



Substitute for form 1449A/P

Sheet

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

1 of 13

Application Number	10/670,358
Filing Date	September 26, 2003
First Named Inventor	Gregory PHILLIPS, et al.
Art Unit	3623
Examiner Name	Susanna M. Meinecke Diaz
Attorney Docket Number	47004.000262

		,	U.S. PATENT DO	CUMENTS	
*Examiner	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear
	1.	US 005864830	01-26-1999	Armetta, et al.	
	2.	US 005984180	11-16-1999	Albrecht, Jerry	
	3.	US 005984180	11-16-1999	Albrecht	
	4.	US 006047268	04-04-2000	Bartoli et al.,	
	5.	US 006195644	02-27-2001	Bowie	
	6.	US 006366220	04-02-2002	Elliott, Brig	
	7.	US 006687222	08-14-2003	Mittal et al.	
	8.	US 006742704	06-01-2004	Fitzmaurice et al.	
	9.	US 2001/0011243	08-02-2001	Dembo et al.	
	10.	US 2001/0034682	10-25-2001	Knight et al.	
	11.	US 2001/0044293	11-22-2001	Morgan	
	12.	US 2001/0047342	11-29-2001	Cuervo	
	13.	US 2001/0054003	12-20-2001	Chien et al.	
	14.	US 2001/0056398	12-27-2001	Scheirer	
	15.	US 2002/0019803	02-14-2002	Muller	
	16.	US 2002/0062235	05-23-2002	Wahlbin et al.	
	17.	US 2002/0116271	08-22-2002	Mankoff	
	18.	US 2002/0120627	08-29-2002	Mankoff	
	19.	US 2002/0174016	11-21-2002	Cuervo	
	20.	US 2003/0028518	02-06-2003	Mankoff	
	21.	US 2003/0101119	05-29-2003	Persons et al.	
	22.	US 2003/0135462	07-17-2003	Brake Jr. et al.	
	23.	US 2003/0163403	08-28-2003	Chen et al.	
	24.	US 2003/0195808	10-16-2003	Brown et al.	

**EXAMINER SIGNATURE** 

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



2 of 13

Sheet

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/670,358
Filing Date	September 26, 2003
First Named Inventor	Gregory PHILLIPS, et al.
Art Unit	3623
Examiner Name	Susanna M. Meinecke Diaz
Attorney Docket Number	47004.000262

			J.S. PATENT DO	CUMENIS	
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear
	25.	US 20030033246	02-13-2003	Slater	
	26.	US 20030154125	08-14-2003	Mittal et al.	
	27.	US 20030163416	08-28-2003	Kitajima	
	28.	US 20030200143	10-23-2003	Walker et al.	
	29.	US 2004/0024672	02-05-2004	Brake Jr. et al.	
	30.	US 2004/0098351	05-20-2004	Duke	
	31.	US 2004/0243498	12-02-2004	Duke	
	32.	US 2005/0027649	02-05-2005	Cech	
	33.	US 2005/0071230	03-31-2005	Mankoff	
	34.	US 2005/0075932	04-07-2005	Mankoff	
	35.	US 20050091138	04-28-2005	Awatsu	
	36.	US 20050171898	08-04-2005	Bishop, et al.	
	37.	US 4465206	08-14-1984	Sorel et al.	
	38.	US 4614861	09-30-1986	Pavlov et al.	
	39.	US 4689478	08-25-1987	Hale et al.	
	40.	US 4746787	04-24-1988	Okada	
	41.	US 4754418	06-28-1988	Hara	
	42.	US 4766539	08-23-1988	Fox	
	43.	US 4789928	12-06-1988	Fujisaki	
	44.	US 4831526	05-16-1989	Luchs	
	45.	US 4868376	09-19-1989	Lessin et al.	
	46.	US 4923288	05-08-1990	Allen et al.	
	47.	US 4928001	05-22-1990	Masada	
	48.	US 4941090	07-10-1990	McCarthy	

**EXAMINER SIGNATURE** 

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute	for form 1449A/PTO	Application Number	10/670,358
INIE	ORMATION DISCLOSURE	Filing Date	September 26, 2003
	ATEMENT BY APPLICANT	First Named Inventor	Gregory PHILLIPS, et al.
SIF	(use as many sheets as necessary)	Art Unit	3623
	(use as many sheets as necessary)	Examiner Name	Susanna M. Meinecke Diaz
Sheet 3 of 13		Attorney Docket Number	47004.000262

U.S. PATENT DOCUMENTS  Regge Columns Lines						
Examiner nitials	Cite No.		OCUMENT NUMBER er - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear
	49.	US	4954985	09-04-1990	Yamazaki	
_	50.	US	4975840	12-04-1990	DeTore et al.	
	51.	US	4992940	02-12-1991	Dworkin	
	52.	US	5049728	09-17-1991	Rovin	
	53.	US	5055662	10-08-1991	Hasewaga	
-	54.	US	5202286	04-13-1993	Nakatani	
	55.	US	5247190	09-21-1993	Friend et al.	
	56.	US	5326959	07-05-1994	Perazza	
	57.	US	5328809	07-12-1994	Holmes et al.	
	58.	US	5359183	10-25-1994	Skodlar	
	59.	US	5383113	01-17-1995	Knight	
	60.	US	5399502	03-21-1995	Friend et al.	
	61.	US	5401827	03-28-1995	Holmes et al.	
	62.	US	5477040	12-19-1995	Lalonde	, , , , , , , , , , , , , , , , , , , ,
	63.	US	5483445	01-09-1996	Pickering	
	64.	US	5512654	04-30-1996	Holmes et al.	
	65.	US	5513102	04-30-1996	Auriemma	
	66.	US	5581064	12-03-1996	Riley et al.	
	67.	US	5592560	01-07-1997	Deaton et al.	
	68.	US	5604542	02-18-1997	Dedrick	
	69.	US	5612868	03-18-1997	Off	
	70.	US	5621812	04-15-1997	Deaton et al.	
	71.	US	5638457	06-10-1997	Deaton et al.	
	72.	US	5642279	06-24-1997	Stone	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute	for form 1449A/PTO	Application Number	10/670,358
INFORMATION DISCLOSURE		Filing Date	September 26, 2003
	ATEMENT BY APPLICANT	First Named Inventor	Gregory PHILLIPS, et al.
	(use as many sheets as necessary)	Art Unit	3623
	(use as many sinces as necessary)	Examiner Name	Susanna M. Meinecke Diaz
Sheet	4 of 13	Attorney Docket Number	47004.000262

			J.S. PATENT DO	CUMENIS	
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages o Relevant Figures Appear
	73.	US 5642485	05-24-1997	Deaton et al.	
	74.	US 5644723	07-01-1997	Deaton et al.	
	75.	US 5649114	04-15-1997	Deaton et al.	
	76.	US 5649117	07-15-1997	Landry	
	77.	US 5653914	08-05-1997	Holmes, et al.	
	78.	US 5664157	09-02-1997	Takahira et al.	
	79.	US 5665953	09-09-1997	Mazzamuto	
	80.	US 5672678	09-30-1997	Holmes et al.	
	81.	US 5675662	10-07-1997	Deaton et al.	
	82.	US 5684291	11-04-1997	Taskett	
	83.	US 5687322	11-11-1997	Deaton et al.	
	84.	US 5692132	11-25-1997	Hogan	
	85.	US 5696907	12-09-1997	Tom	
	86.	US 5699528	12-16-1997	Hogan	
	87.	US 5705798	01-06-1998	Tarbox	
	88.	US 5710458	01-20-1998	Iwasaki	
	89.	US 5710887	01-20-1998	Chelliah	
	90.	US 5710889	01-20-1998	Clark et al.	
	91.	US 5721781	02-24-1998	Deo et al.	
	92.	US 5728998	03-17-1998	Novis et al.	
	93.	US 5734154	03-31-1998	Jachimowicz et al.	
	94.	US 5734838	03-31-1998	Robinson	
	95.	US 5736728	04-07-1998	Matsubara	
	96.	US 5740549	04-14-1998	Reilly et al.	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute	for form 1449A/PTO	Application Number	10/670,358
INIE	ORMATION DISCLOSURE	Filing Date	September 26, 2003
	ATEMENT BY APPLICANT	First Named Inventor	Gregory PHILLIPS, et al.
317	(use as many sheets as necessary)	Art Unit	3623
	(use as many sinces as necessary)	Examiner Name	Susanna M. Meinecke Diaz
Sheet	5 of 13	Attorney Docket Number	47004.000262

*Examiner	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear
	97.	US 5742775	04-21-1998	King	
	98.	US 5745049	04-28-1998	Akiyama et al.	
	99.	US 5749075	05-05-1998	Toader et al.	
	100.	US 5770849	06-23-1998	Novis et al.	
	101.	US 5777903	07-07-1998	Piosenka et al.	
	102.	US 5789733	08-04-1998	Jachimowicz et al.	
	103.	US 5794207	08-11-1998	Walker	
	104.	US 5799087	08-25-1998	Rosen	
	105.	US 5805719	09-08-1998	Pare et al.	
	106.	US 5806044	09-08-1998	Powell	
	107.	US 5806045	09-08-1998	Biorge	
	108.	US 5807627	09-15-1998	Friend et al.	
	109.	US 5809478	09-15-1998	Greco	
· ·	110.	US 5815657	09-29-1998	Williams et al.	
	111.	US 5815658	09-29-1998	Kuriyama	
	112.	US 5819234	10-06-1998	Slavin et al.	
	113.	US 5819237	10-06-1998	Garman	
	114.	US 5832457	11-03-1998	O'Brien	
• .	115.	US 5835061	11-10-1998	Stewart	
	116.	US 5839113	11-17-1998	Federau et al.	
	117.	US 5845260	12-01-1998	Nakano et al.	
	118.	US 5852812	12-22-1998	Reeder	
	119.	US 5857079	01-05-1999	Claus et al.	
	120.	US 5857175	01-05-1999	Day	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute	for form 1449A/PTO	Application Number	10/670,358
INFORMATION DISCLOSURE		Filing Date	September 26, 2003
	TEMENT BY APPLICANT	First Named Inventor	Gregory PHILLIPS, et al.
	(use as many sheets as necessary)	Art Unit	3623
	(ase as many sinces as necessary)	Examiner Name	Susanna M. Meinecke Diaz
Sheet 6 of 13		Attorney Docket Number	47004.000262

		Į.	J.S. PATENT DO	CUMENTS	
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	121.	US 5870721	02-09-1999	Norris	
	122.	US 5883377	03-16-1999	Chapin Jr.	
	123.	US 5884271	03-16-1999	Pitroda	
	124.	US 5884278	03-16-1999	Powell	
	125.	US 5890138	03-30-1999	Godin et al.	
	126.	US 5890140	03-30-1999	Clark et al.	
	127.	US 5897620	04-27-1999	Walker et al.	" -
	128.	US 5905246	05-18-1999	Fajkowski	
	129.	US 5920844	07-06-1999	Hotta et al.	
	130.	US 5920847	07-06-1999	Kolling et al.	
	131.	US 5931764	08-03-1999	Freeman et al.	
	132.	US 5933817	08-03-1999	Hucal	
	133.	US 5952641	09-14-1999	Korshun	
	134.	US 5953710	09-14-1999	Fleming	
	135.	US 5970479	10-19-1999	Shepherd	
	136.	US 5984191	11-16-1999	Chapin Jr.	
	137.	US 6002383	12-14-1999	Shimada	
	138.	US 6003762	11-21-1999	Hayashida	
	139.	US 6004681	12-21-1999	Epstein et al.	
	140.	US 6014636	01-11-2000	Reeder	
	141.	US 6014638	01-11-2000	Burge et al.	
	142.	US 6016482	01-18-2000	Molinari et al.	
	143.	US 6019284	02-01-2000	Freeman et al.	
	144.	US 6026370	02-15-2000	Jermyn	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute	e for form 1449A/PTO	Application Number	10/670,358
INIE	ORMATION DISCLOSURE	Filing Date	September 26, 2003
	ATEMENT BY APPLICANT	First Named Inventor	Gregory PHILLIPS, et al.
	AI EIVIENT DY APPLICANT (use as many sheets as necessary)	Art Unit	3623
(use as many sneets as necessary)		Examiner Name	Susanna M. Meinecke Diaz
Sheet	7 of 13	Attorney Docket Number	47004.000262

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	145.	US 6029139	02-22-2000	Cunningham et al.	
	146.	US 6029890	02-29-2000	Austin	
	147.	US 6038292	03-14-2000	Thomas	
	148.	US 6041315	03-21-2000	Pollin	
	149.	US 6045042	04-04-2000	Ohno	
	150.	US 6049463	04-11-2000	O'Malley et al.	
	151.	US 6049773	04-11-2000	McCormack et al.	
	152.	US 6049782	04-11-2000	Gottesman et al.	
	153.	US 6058378	05-02-2000	Clark et al.	
	154.	US 6064985	05-16-2000	Anderson	
	155.	US 6065675	05-23-2000	Teicher	
	156.	US 6068183	05-30-2000	Freeman et al.	
	157.	US 6070147	05-30-2000	Harms et al	
	158.	US 6076068	06-13-2000	DeLapa et al.	
	159.	US 6078888	06-20-2000	Johnson Jr.	
	160.	US 6091817	07-18-2000	Bertina et al.	
	161.	US 6092056	07-18-2000	Tull Jr. et al.	
	162.	US 6095412	08-01-2000	Bertina et al.	
	163.	US 6095416	08-01-2000	Grant et al.	
	164.	US 6105011	08-15-2000	Morrison Jr.	
	165.	US 6119932	09-19-2000	Maloney et al.	
	166.	US 6122623	09-19-2000	Garman	
	167.	US 6134536	10-17-2000	Shepherd	
	168.	US 6138917	10-31-2000	Chapin Jr.	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute	for form 1449A/PTO	Application Number	10/670,358
INE	ORMATION DISCLOSURE	Filing Date	September 26, 2003
	ATEMENT BY APPLICANT	First Named Inventor	Gregory PHILLIPS, et al.
	(use as many sheets as necessary)	Art Unit	3623
(use as many sneets as necessary)		Examiner Name	Susanna M. Meinecke Diaz
Sheet	8 of 13	Attorney Docket Number	47004.000262

	U.S. PATENT DOCUMENTS						
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
	169.	US 6145741	11-14-2000	Wisdom et al.			
	170.	US 6148297	11-14-2000	Swor et al.			
	171.	US 6163770	12-19-2000	Gamble et al.			
	172.	US 6173267	01-09-2001	Cairns			
	173.	US 6182048	01-30-2001	Osborn et al.			
	174.	US 6186793	02-13-2001	Brubaker			
	175.	US 6195644	02-27-2001	Bowie			
	176.	US 6202053	03-13-2001	Christiansen et al.			
	177.	US 6263316	07-17-2001	Khan et al.			
	178.	US 6265977	07-24-2001	Vega et al.			
	179.	US 6278981	08-21-2001	Dembo et al.			
	180.	US 6343743	02-05-2002	Lamla			
	181.	US 6349291	02-19-2002	Varma			
	182.	US 6360954	03-26-2002	Barnardo			
	183.	US 6385591	05-07-2002	Mankoff			
	184.	US 6386444	05-14-2002	Sullivan			
	185.	US 6397202	05-28-2002	Higgins et al.			
	186.	US 6402039	06-11-2002	Freeman et al.			
	187.	US 6405182	06-11-2002	Cuervo			
	188.	US 6422462	07-23-2002	Cohen			
	189.	US 6450407	09-17-2002	Freeman et al.			
	190.	US 6463039	10-08-2002	Ricci et al.			
	191.	US 6484144	11-19-2002	Martin et al.			
	192.	US 6484148	11-19-2002	Boyd			
EXAMIN	EXAMINER SIGNATURE			DATE CONSIDERED			

Substitute	for form 1449A/PTO	Application Number	10/670,358
INIE	ORMATION DISCLOSURE	Filing Date	September 26, 2003
	ATEMENT BY APPLICANT	First Named Inventor	Gregory PHILLIPS, et al.
	(USE AS MANY Sheets AS Necessary)	Art Unit	3623
(use as many sneets as necessary)		Examiner Name	Susanna M. Meinecke Diaz
Sheet	9 of 13	Attorney Docket Number	47004.000262

*Examiner	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	193.	US 6505168	01-01-2003	Rothman et al.	
	194.	US 6560578	05-06-2003	Eldering	
	195.	US 6574603	06-03-2003	Dickson et al.	
	196.	US 6631849	10-14-2003	Blossom	
	197.	US 6641049	11-04-2003	Luu	
	198.	US 6675127	01-06-2004	LaBlanc et al.	
	199.	US 6693544	02-17-2004	Hebbecker	
	200.	US 6745938	06-08-2004	Sullivan	
	201.	US 6745938	06-08-2004	Sullivan	
	202.	US 6802008	10-05-2004	lkefuji et al.	
	203.	US 6865547	03-08-2005	Brake Jr. et al.	
	204.	US 6868426	03-15-2005	Mankoff	
	205.	US RE34915	04-25-1995	Nichtberger et al.	
	206.	US Re. 36116	02-23-1999	McCarthy	,
	207.	US 5530232	06-25-1996	Taylor	
	208.	US 20020116330	08-22-2002	Hed et al.,	
	209.	US 20030033211	02-13-2003	Haines et al.,	
	210.	US 20050021400	01-27-2005	Postrel	
	211.	US 5146068	09-08-1992	Ugawa, et al.	
	212.	US 5206488	04-27-1993	Teicher	
	213.	US 5717925	02-10-1998	Harper et al.	
	214.	US 6070067	05-30-2000	Nguyen, et al.	
	215.	US 6377669	04-23-2002	Walker, et al.	
	216.	US 6424029	07-23-2002	Giesler	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute	for form 1449A/PTO	Application Number	10/670,358
			<u> </u>
INF	ORMATION DISCLOSURE	Filing Date	September 26, 2003
	ATEMENT BY APPLICANT	First Named Inventor	Gregory PHILLIPS, et al.
317	(use as many sheets as necessary)	Art Unit	3623
tose as many sneets as necessary,		Examiner Name	Susanna M. Meinecke Diaz
Sheet	10 of 13	Attorney Docket Number	47004.000262

U.S. PATENT DOCUMENTS						
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
	217.	US 6876971	04-05-2005	Burke		

				FOREIGN PA	TENT DOCUMENTS		
			REIGN PATENT DOCUMENT				
*Examiner	Cite			Publication Date	Name of Patentee or	Pages, Columns, Lines, Where	TRANSLATION
Initial	No.	Country Code Number- Kind Code (if known)		MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear	YĖS/NO
	218.	CA	2293321	6/12/1998	Picciallo		
	219.	GB	2275654A	9/7/1994	Pollock, et al.		
	220.	GB	2376787	12/24/2002	Deporte et al.		
	221.	GB	2377071	12/31/2002	Deporte et al.		
	222.	GB	2377314	1/8/2003	Deport et al.		
	223.	wo	01/69347	9/20/2001	Cuervo		
	224.	wo	2005/043277 A2	5/12/2005	Gendelman		
	225.	wo	94/29112	12/22/1994	Ansted et al.	-	
	226.	wo	97/41673	11/6/1997	Gerace		
	227.	wo	99/05633	2/4/1999	Kern, Daniel		

	OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS						
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO				
	228.	5500 - FDIC General Counsel's Opinion No. 8 - Stored Value Cards, 61 Fed. Reg. 40490, http://www.fdic.gov/regulations/laws/rules/5500-500.html, 08/02/1996					

$-\sim$	A AIA	$\alpha$		
-x u	NATES	 SIGN	111	

Substitute for form 1449A/PTO		Application Number	10/670,358
INIE	ORMATION DISCLOSURE	Filing Date	September 26, 2003
	TEMENT BY APPLICANT	First Named Inventor	Gregory PHILLIPS, et al.
	(use as many sheets as necessary)	Art Unit	3623
(use as many sheets as necessary)		Examiner Name	Susanna M. Meinecke Diaz
Sheet	11 of 13	Attorney Docket Number	47004.000262

	OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS				
*Examiner	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue			
Initials	NO.	number(s), publisher, city and/or country where published	YES/NO		
	229.	EDWARDS, ATMs The Hot New Media Buy, ABA Banking Journal, 03/1999, pp. 58, 60			
	230.	NEUMANN, An Enhanced Neural Network Technique for Software Risk Analysis, IEEE Transactions on Software Engineering, Vol. 28, No. 9, 09/01/2002, pp. 904-912	:		
	231.	CardFlash, 04/05/2005			
	232.	VANDENENGEL, Cards on the Internet: Advertising on a \$3 Bill, Industry Intelligence, 02/01/1995, pp. 46-48			
	233.	KUTLER, Cash Card Creator Looking Beyond Mondex, 02/09/1995			
	234.	BANK, Cash, Check, ChargeWhat's Next?, Seattle Times, 03/06/1995			
	235.	MORGAN ET AL., Categorizing Risks for Risk Ranking, Vol. 20, No. 1, 06/22/2005, pp. 49-58			
	236.	Common electronic purse specifications, Business Requirements, Version 6.0, 12/1998			
	237.	GUIDOTTI, Comparing Environmental risks: A Consultative Approach to Setting Priorities at the Community Level, Public Health Rev 1994, Vol. 22, 06/16/2005, pp. 321-337			
	238.	BRITT, Competing in Auto Lending, America's Community Banker, Vol. 5, No. 11, 11/01/1996, pp. 33-37			
	239.	Consortium created to manage common electronic purse specification, Cardtech Securtech, Chicago, www.visa.com/av/news/PRmisc051199.vhtml, 05/11/1999			
	240.	MOBASHER ET AL., Creating Adaptive Web Sites Through Usage-Based Clustering of URLs, Knowledge and Data Engineering Exchange Workshop, Chicago, IL and Los Alamitos, CA, 1999, pp. 19-25			
	241.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, http://www.virtualschool.edu/mon/ElectronicProperty/klamond/credit, printed 7/8/2005, 17 pages			
	242.	D.C. Area Safeway Stores Look for Increase in Sales Volume and Revenue with Cards, Card News, Vol. 6, No. 25, 12/30/1991, pp. 7-9			

	NICO	CIONIA	<b>TI</b>	
EXAM	INEH.	SIGNA	٩IU	HE.

Substitute	for form 1449A/PTO	Application Number	10/670,358
INIE	ORMATION DISCLOSURE	Filing Date	September 26, 2003
STATEMENT BY APPLICANT  (use as many sheets as necessary)		First Named Inventor	Gregory PHILLIPS, et al.
		Art Unit	3623
		Examiner Name	Susanna M. Meinecke Diaz
Sheet	12 of 13	Attorney Docket Number	47004.000262

	-	OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS	****	
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published		
	243.	PISKORA, Debit Cards Seen Poised for New Markets, American Banker, Credit/Debit/ATMs, 03/07/1995, p. 16	YES/NO	
	244.	E-Z Pass, Web page, http://www.ezpass.com-Disc_portNewYork.html, 11/12/2001		
	245.	E-Z Pass, Web page, http://www.ezpass.com-Disc_ny_annual.html, 11/12/2001		
	246.	E-Z Pass, Web page, http://www.ezpass.com-frameMain.html, 11/12/2001		
	247.	E-Z Pass, Web page, http://www.ezpass.com-whatis.html, 11/12/2001		
	248.	First USA - Activate Today and Get One Hour Free Calling Card Calls, Call 1-800-555-2535, First USA, 6 pages		
	249.	First USA - Call 1(800)335-2453 To Receive One Free Hour of Domestic Long Distance Calling (No Strings Attached), First USA, 6 pages		
	250.	NORRIS, First data unit develops blockbuster cash card, Omaha World Hearld Sunrise Edition, Business Section, 01/19/1996, p. 16		
	251.	Hoovers, General Mills, Inc. Corporate Profile relied upon to show the history of the company, http://cobrands.hoovers.com/global/cobrands/proquest/history.xhtml?COID=10639, 07/12/2005, 2 pages		
	252.	Key Bank Holiday Offer, http://www.key.com/swiftgift/home.html, printed 04/05/1999		
	253.	MailFrontier Survey Finds that Consumers Hold Financial Institutions Accountable for Online Identitiy Theft, www.mailfrontier.com, Palo Alto, CA, 11/2004		
	254.	O'CONNER, Maritz Gets MasterCard's Stamp of Approval, Business Travel News, 08/19/1996, 2 pages		
	255.	CLARK, Microsoft, Visa to Jointly Develop PC Electronic-Shopping Software, The Wall Street Journal, 11/09/1994, 11/9/94 WSJ B9		
	256.	BOGLE, Mutual Funds at the Millennium: Fund Directors and Fund Myths, The Vanguard Group to the '40 Act Institute of PLI (Practicing Law Institute), New York, NY, 05/15/2000, 15 pages		

	SIGNATI	
$- \times \Delta D$	CIC2NIA II	

Substitute	for form 1449A/PTO	Application Number	10/670,358
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Filing Date	September 26, 2003
		First Named Inventor	Gregory PHILLIPS, et al.
		Art Unit	3623
	(use as many sheets as necessary)	Examiner Name	Susanna M. Meinecke Diaz
Sheet	13 of 13	Attorney Docket Number	47004.000262

		OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS		
*Examiner	Cite	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue		
Initials	No.	number(s), publisher, city and/or country where published	YES/NO	
	257.	SCHWAB, CHARLES, Now 7 Ways For A better Total Return For Your Money; Schwat 1, The Inventor's Asset Management Account, Charles R. Schwab, Charles Schwab & Co., Inc., 16 pages		
	258.	Smart Cards: Big Brother's Little Helpers, The Privacy Committee of New South Wales, No. 66, August 1995		
	259.	The Campus Card Conundrum, Card Technology, Journal ISSN: 1093-1279, p 25+, February 1998, pp. 1-8		
	260.	STOUGHTON, The Gift of Credit, www.washingtonpost.com/wp-srv/business, 12/14/1998		
	261.	LANGHEINRICH ET AL., Unintrusive Customization Techniques for Web Advertising, Computer Networks, Vol. 31, 1999, pp. 1259-1272		
	262.	Visa Cash - Where can I get it?, www.visa-asia.com/pd/cash/where.html, 02/23/2001		
	263.	Visa Cash, www.visa-asia.com/pd/cash/main.html, 02/23/2001		
	264.	Visa International And SERMEPA Announce Plans For Cross Border Visa Cash Based On CEPS, www.visa.com/av/news/praaamisc111699.vhtml, 11/16/1999		
	265.	Visa releases visa cash electronic purse specifications based on CEPS, www.visa.com/av/news/PRaamisc042099.vhtml, San Francisco, 04/20/1999		
	266.	Meridicard vs. Debit Cards, JA7917.		
	267.	Award Card Comparision, JA7922.		
	268.	How is it Different?, JA8331.		
	269.	Meridian Award Cards, JA8251.		
	270.	Meridian - the leader in card marketing, JA8343.		
	271.	Incenticard, JA8329.		
	272.	Card Based Award Systems, JA8309.		

EV	AIN/	SIGN	1 / 1	IDE